



## Double Protect

2 year Health Insurance Plan for your family

### Product Highlights

"Double Protect" is a 2 years Health Insurance plan. The plan offers reimbursement of Hospitalisation expenses in the event of illness or accident along with a host of unique benefits for you and your family members between the ages of 91 days to 60 years.

Double Protect covers the expenses incurred towards inpatient hospitalization for a period more than 24hrs, for the illness / diseases contracted or injury sustained by the insured person during the period of Insurance.

### Key features of the Plan

- ❑ Cashless Hospitalization from more than 316 Medicare network hospitals across 66 cities.
- ❑ No Health Check up required
- ❑ Free Ambulance Referral Facility
- ❑ Income Tax benefit on the premium paid for Self and dependant family members up to Rs. 10,000/- under Section 80D of the Income Tax Act.
- ❑ Coverage for pre-existing diseases after 5 consecutive years of insurance with Royal Sundaram

### Plan Benefits

- ❑ **Maternity expenses are Covered up to 10%** of the Sum insured subject to a maximum of Rs. 20,000/-
  - Waiting period of 12 months is applicable
  - Benefit available for first 2 children only.
- ❑ **Recovery Benefit** - Lump sum recovery benefit of Rs. 25,000 for consecutive hospitalization of more than 15 days. This benefit is payable only once in the policy period in addition to the hospitalization expenses.
- ❑ **Day Care Expenses** - 28 new-age treatments are covered which do not require 24 hours of hospitalization
- ❑ **Cover from day 1** - Waiver of 30 days waiting period
- ❑ **Cumulative Bonus** - 10% cumulative bonus on 1st renewal for 2 claim free years and 5% for every subsequent claim free year, subject to a maximum of 50%
- ❑ **Family Discount** - A discount of 5% for covering 2 people and 10% if 3 or more are covered

### Expenses reimbursed under the Policy is subject to the following limits

1. Room, Boarding Expenses as charged by the Hospital/Nursing Home subject to a limit of 1.5% of the Sum Insured per day and for Intensive Care Unit 3% of the Sum Insured per day.
2. Nursing Expenses.
3. Surgeon, Anesthetist, Medical Practitioner, Consultants & Specialist Fees are subject to a limit of 40% of the total admissible claim amount.
4. Anesthesia, Blood, Oxygen, Operation Theatre Charges, Medicines and Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy Radiotherapy, Donors medical expenses towards Organ transplant, Cost of Pacemaker, Artificial Limbs, Cost of Organs and similar expenses.
5. Upto 30 days Pre-Hospitalization and 60 days Post-Hospitalisation expenses, when the claim for hospitalization is admitted under the policy.
6. The Claim amount payable towards the treatment of following disease, illness, medical condition or injury is subject to a limit of:

Diseases /Treatment	Limit per claim
Cataract	7.5% of the Sum Insured subject to maximum of Rs.20,000/-
Piles, Fistula, Tonsillitis, Sinusitis	10% of the Sum Insured subject to maximum of Rs.30,000/-
Hysterectomy, Benign Prostatic, hypertrophy, hernia	20% of the Sum Insured subject to maximum of Rs.50,000/-
Joint Replacement, all cancer, renal failure	50% of the Sum Insured subject to maximum of Rs.1,50,000/-
Appendicitis and gall bladder stones and gynaec disorders	25% of the Sum Insured subject to maximum of Rs.40,000/-
Dialysis, Chemotherapy and Radiotherapy	10% of the Sum insured per month

The limit is applicable in respect of all claims preferred by each Insured Person (for the ailments / diseases mentioned above) for the Period of Insurance.

## Double Protect plan Premium

Amount payable per person for 2 years

Plan	Sum Insured	91 days to 18 yrs.	19-45 yrs.	46-55 yrs.	56-60 yrs.
<b>Plan 1</b>	<b>50,000</b>	1,264	-	-	-
<b>Plan 2</b>	<b>2,00,000</b>	3,666	6,107	9,156	10,530
<b>Plan 3</b>	<b>3,00,000</b>	4,939	8,251	12,777	14,694
<b>Plan 4</b>	<b>5,00,000</b>	8,661	14,276	21,855	25,134

(Includes Service Tax & TPA Charges)

## Important Exclusions

- ❑ Pre-existing conditions (even if unknown to the insured)
- ❑ Voluntary termination of Pregnancy
- ❑ Cosmetic treatments including cost of spectacles, lenses and hearing aids
- ❑ Congenital External Diseases
- ❑ All Expenses arising out of any conditions related to AIDS / SARS
- ❑ Disease/ailments related to alcohol, Drugs etc.
- ❑ **Two Year Exclusions:** Treatment for Congenital Internal Diseases, any type of Migraine /Vascular head ache, Stones in the Urinary and Biliary systems, Surgery on Tonsils / Adenoids, Gastric and Duodenal Ulcer, any type of Cyst/ Nodules / Polyps, any type of Breast Lumps, Treatment of Spondylosys / Spondilitis any type, Inter vertebral Disc Prolapse and such other Degenerative Disorders. Cataract, Benign Prostatic Hypertrophy, Hysterectomy, Hernia, Hydrocele Fistula, Fissure in Anus, Piles, Sinusitis, Knee / Hip Joint replacement, Chronic Renal Failure or end stage Renal Failure, Heart diseases, any type of Carcinoma / Sarcoma / Blood Cancer and Osteoarthritis of any joint.

## About Royal Sundaram

Royal Sundaram is a joint venture of Sundaram Finance Ltd and Royal & SunAlliance, UK having Indian operations since March 2001.

- ❑ Sundaram Finance Ltd. - One of the most respected Finance companies in India having more than 95 branches in India and over 6.5 Lakhs depositors.
- ❑ Royal & SunAlliance - In Insurance since 1710. Operates in 130 countries, has over 20 million customers and 24,000 employees

We offer a whole range of general insurance products for covering risks associated with individuals and business enterprises. Currently we have more than 1 Million happy customers.

### Section 41 of the Insurance Act 1938 : Prohibition of Rebates

No Person shall allow or offer to allow either directly as an inducement to any person to take out or renew or continue an Insurance of any kind of risk relating to lives in India any rebate of the whole or part of the commission payable or any rebate of the premium show on the policy nor shall any person taking out or renewing the Policy accept any rebate except such rebate as may be allowed in accordance with the publish prospectus or table of the Insurer.

## List of Network Hospitals\*

**Mumbai** • Jaslok Hospital & Research Centre • Dr. Balabhai Nanavati Hospital • Suchak Maternity & General Hospital • RG Stone Urological Research Institute • Mohit Hospital & Heart Centre • Ashirwad Heart Hospital • Mahatma Gandhi Mission's New Bombay Hospital • M.G.M Hospital • M.G.M. Hospital, Kalambili • M.G.M Medical College & Hospital • Shree Devi Hospital • Shakuntala Memorial Hospital • Life Line Hospital • Thane Health Care Hospital • Sanjeevani Hospital • Belle Vue Nursing Home Pvt. Ltd • Cumballa Hill Hospital • Kemps Corner • Ridhi Vinayak Hospital • Punamiya Hospital • Purohit Clinic • Aditya Jothi Eye Hospital • Omkar Hospital • Dr.Agarwal's Eye Hospital • Asian Heart Institute • National Hospital • Bombay Hospital & Research Centre • Wockhardt Hospital Ltd • Shushrusha Heart Care Centre & Speciality Hospital • Surgicare Medicare Centre • The B D Petit Parsee General Hospital • Parsi General Hospital • **Delhi** • Sir Gangaram Hospital • Indraprastha Apollo Hospitals • Sitaran Bhartia Institute Of Science & Research • Vasant Lok Hospital • Rg Stone Urological Research Institute • Sunil Hospital • Tirath Ram Shah Hospital • Shubham Hospital • Batra Hospital • Mohinder Hospital • East West Medical Centre • Indian Spinal Injuries Centre • Bhagwati Hospital • Jaipur Golden Hospital • Pushpawati Singhania Hospital • Kailash Hospital • Kolmet Hospital • Orthonova Hospital • Pushpanjali Hospital • Max Health Care • Max Health Care • Deepak Memorial • **Chennai** • Apollo Speciality • Apollo Hospital • First Med Hospital (An Apollo Enterprise Hospital) • K.J.Hospital • Devaki Hospital Limited • Dr. Agarwal's Eye Hospital • Rg Stone Urological Research Institute • Prem's Eye Clinic • Sundaram Medical Foundation • M I O T Hospital • Kanchi Kamakoti Child Trust Hospital • Billroth Hospital • Aswene Soundra Hospital & Research Centre • Sri Ramachandra Medical College & Research Institute • St. Isabel's Hospital • Kkr Ent Hospital & Research Institute (P) Ltd • Adyar Pm Hospital • Trinity Hospital • Udhi Eye Hospital • Shakhli Hospital/Research Centre • Sundar Hospital • Jv Hospital • Abijith Hospital • Frontier Life Line • Shree Bm Hospital • Appasamy Hospital • Rabindranath Hospital • Shankara Nethralaya • Soundarpandan Bone And Joint Hospital • Dr.Mehta Hospital • Madras Medical Mission • Vijaya Health Centre/Hearts • Rigid Hospital • Kumaran Hospital, Poonamalle High Road • **Bangalore** • Mallory Hospital • Dr. Agarwal's Group Of Eye Hospitals • Mallige Medical Centre • Santosh Hospital • Bangalore Hospital • Ramakrishna Nursing Home • Hosmat • Wockhardt Hospital & Heart Institute • Bhagwan Mahaveer Jain Hospital • Bangalore Baptist Hospital • Sagar Apollo Hospital • KR Hospital • Abhyasa Hospital • Chinnmaya Mission Hospital • Narayana Hrudayalaya • Narayana Nethralaya • **Calcutta** • Woodlands Hospital & Medical Research Centre • Belle Vue Clinic • Peerless Hospital & B. K. Roy Research Centre • Amri Apollo Hospitals • Apollo Glenegles Hospitals Ltd • Harrington Nursing Home & Diagnostic Centre Pvt. Ltd • Wockhardt Hospitals Ltd. • N.G. Medicare & Calcutta Hope Infertility Clinic • Ray Laserscope And Training Centre (I) Ltd. • Gamma Centuri Healthcare Private Limited • Samaritan Clinic (P) Ltd • Bhagirathi Neotia Woman & Child Care Centre • Suraksha Hospital • Assembly Of God Hospital & Research Centre • Salt Lake City Medical Centre & Research Institute • Rabindranath Tagore International Institute Of Cardiac Sciences • Majumbar Millenium Nursing Home • **Hyderabad** • Kamineni Hospitals • Care Hospital • Medwin Hospitals • Sai Vani Hospital • Yashoda Super Speciality Hospital • Hyderabad Nursing Home Pvt. Ltd. • St. Theresa's Hospital • Cdr Hospitals • New Citi Hospitals • Apollo Hospital • Bibi General Hospital & Cancer Centre • Remedy Multispeciality Hospitals • Heritage Hospital • Krishna Institute Of Medical Sciences(Kims) • Global Hospital • L.V.Prasad Eye Institute • Asian Institute Of Gastroenterology • **Pune** • Surya Hospital • Lokmanya Hospital, Chinchwad • Lokmanya Hospital, Nigdi • Deenanath Mangeshkar Hospital & Research Centre • Jehangir Hospital & Medical Centre • Poona Hospital & Research Centre • Harneshwar Clinic • Pawana Hospital • Hardikar Hospital • Niramaya Hospital • Bansal Hospital • Poona Medical Foundation - Ruby Hall Clinic • **Bhubaneshwar** • Kalinga Hospital Limited • Kar Clinic • **Coimbatore** • G. Kuppusamy Naidu Memorial Hospital • Sri Ramakrishna Hospital • K G Hospital • Ktrv Group Hospital • **Baroda** • Shri Narhari Arogya Kendra Hospital • Sardar Patel Hospital • Baroda Heart Institute & Research Centre • **Ahmedabad** • The Gujarat Research & Medical Institute (Rajasthan Hospital) • Sterling Hospital • Pukhraj Hospital • Panchshil Hospital • Sal Agarwal Hospital & Medical Institute • Navdeep Hospital • **Jaipur** • Liberty Hospital • Apex Hospitals Private Limited • Soni Hospital • Meera Hospitals • Tongia Heart & General Hospital • Navjeeram Hospital (P) Ltd • **Thane** • Lok Hospital • Dr.Bhanushali Hospital • Mamta Hospital • Risk Care Hospital • Holy Spirit Hospital • Thane Health Care • **Madurai** • Meenakshi Mission Hospital And Research Centre • Apollo Speciality Hospital • Vadamalayam Hospital • **Gurgaon** • Sheela Hospital & Eye Institute Pvt. Ltd • Saraswati Hospital • Umkl Hospital & Research Institute • Privat Hospital • **Noida** • City Hospital • Noida Medical Centre • Fortis Hospital Noida • Prakash Hospital • Vinayak Hospital • Max Healthcare • **Nagpur** • Suretech Hospital & Research Institute • Orange City Hospital & Research Institute • Krims Apollo Hospital • **Nasik** • Vijan Hospital • Jairam Hospital & Research Centre • Risikesh Medical Foundation And Research Centre • Life Line Hospital & Medical Research Centre • **Cochin** • Sree Sudheendra Medical Mission • Specialists' Hospital • **Goa** • Salgaocar Medical Research Centre • JMJ Mission Hospital • **Calicut** • PVS Hospital • Malabar Institute of Medical Sciences • **Trivandrum** • Prs Hospital • Lords Hospital • Sp Fort Hospital • **Chaziabad** • Narinder Mohan Hospital • Ganesh Hospital • Yashoda Hospital • Sarvodaya Hospital • **Kanpur** • Kanpur Medical Centre Pvt Ltd • Regency Hospital • Madhuraj Nursing Home Pvt Ltd • Sulaxmi Nursing Home • **Vijaywada** • Citi Cardiac Research Centre • Saumya Hospital • Heart Care Centre • Nagarjuna Hospital • **Faridabad** • Noble Hospital • Sarvodaya Hospital • Sunflag Hospital & Research Centre • **Ludhiana** • Kulwant Heart Centre • Sas Grewal Hospital • Deep Hospital • **Jalandhar** • Tagore Heart Care & Research Centre • Oberoi Hospital • Pruthi Heart Care Hospital • Satyam Hospital • Kidney Hospital • **Bareilly** • Saran Hospital • Shri Ganga Charan Hospital • **Lucknow** • Avadh Hospital & Heart Centre • Sekhar Hospital • **Agra** • Amit Jaggi Memorial Hospital • **Udaipur** • Udaipur Hospital & Medical Research Centre Pvt. Ltd • **Guwahati** • International Hospital • Good Health Hospital • Nemcare Hospital • **Indore** • Choithram Hospital & Research Centre • Bhandari Hospital & Research Centre • **Mysore** • Rasappa Memorial Hospital • Gopalagowda Shantaveri Memorial Hospital • Chandrakala Hospital & Institute of Medical Research • **Patna** • Sahyog Hospital • Brindavan Nursing Home • Heart Hospital Pvt. Ltd • Magadh Hospital • Shyamal Hospital • **Srinagar** • Khanam Hospital & Nursing Home • Ahmed Hospital & Nursing Homes • Modern Hospital • **Vishakapatnam** • St. Ann's Jubilee Memorial Hospital • Seven Hills Hospital • Care Hospital (The Heart Institute) • Maxivision Lasik Centre Pvt. Ltd • Bharaadwaja Heart & Maternity Centre • Citi Cardiac Research Centre Ltd. • **Amritsar** • Nayyar Hospital • Fortis Hospital • **Patiala** • Amar Hospital • **Chandigarh** • Fortis Heart Institute • Kaiser Hospital • Deep Nursing Home & Deep Surgery • Inscoll Hospital • Bhargava Nursing Home • Silver Oaks Hospital • Cheema Medical Complex • Indus Hospital • **Bhopal** • Meenakshi Hospital • Chirayu Hospital • Chawla Children Nursing Home • Ayushma Heart Hospital • People General Hospital • **Vellore** • Cmc • Apollo K G Hospital • **Pondicherry** • Rani Hospital • East Coast Hospital • Aravind Eye Hospital • **Allahabad** • Priti Hospital • Bhola Hospital • **Cuttack** • Sun Apollo Hospital • **Rajkot** • Savjiani Medico Pvt Ltd. • Netradeep Eye Hospital Pvt. Ltd. • Pragati Hospital • **Salem** • Sks Hospital • Sri Gokulam Hospital • **Trichy** • IS Seshadri Hospital • Kavery Medical Centre And Hospital • **Ooty** • Vijaya Hospital • **Meerut** • Thulasi Hospital • Madhu Nursing Home • Parvati Devi Polyclinic & Cancer Research Centre • Eves Hospital • **Dehradun** • Cmi Hospital • Dehradun • **Hosur** • Surya Hospital • Meena Nursing Home • **Thanjavur** • Royal Hospital • **Mangalore** • Colaco Hospital • **Aurangabad** • Shree Krishna Hospital • Lohiya Children Hospital • **Surat** • Surbhi Hospital & Maternity Home • Healing Hand Hospital • **Jammu** • Acharya Shri Chander College Of Medical Sciences • Medicare Nursing Home • **Varnasi** • Heritage Hospitals • Jamuna Seva Sadan & Research Centre • **Jamshedpur** • Tinplate Hospital • Steel City Clinic & Research Centre • **Durgapur** • Durgapur City Clinic & Nursing Home Pvt. Ltd. • **Shimla** • Sriram Hospital • **Mathura** • Agarwal's Life Line Hospital & Trauma Centre Pvt. Ltd.

\* Above list subject to change

## Royal Sundaram Alliance Insurance Company Limited

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email: customer.services@in.royalsun.com www.royalsundaram.com



**Standard Chartered**  
Corporate Agent of  
Roval Sundaram Alliance Ins. Co. Ltd.

Name: Mr./Ms. :										First Name										Middle Name										Last Name																													
Address :																																																											
City :																														Pin Code:																													
State :																																																											
Telephone :										Res :										STD code										-										Off:										STD code									
Mobile No :																																								Mobile No :																			
Email ID :																																																											
Occupation :										<input type="checkbox"/> Pvt. Sector <input type="checkbox"/> House wife										<input type="checkbox"/> Govt. Employee <input type="checkbox"/> Retired Employee										<input type="checkbox"/> Self Employed <input type="checkbox"/> Student										<input type="checkbox"/> Professional <input type="checkbox"/> Others										(Please Specify)									

Sl. No.	Name (in BLOCK letter)	Relationship with proposer	Date of Birth	Sex	Plan Opted	Individual Premium (Rs.)	Specify name of the disease/illness/ disablement suffered/suffering from	
							Illness/disease/disablement	Existing Since
1			D D M M Y Y Y Y		□1 □2 □3 □4			
2			D D M M Y Y Y Y		□1 □2 □3 □4			
3			D D M M Y Y Y Y		□1 □2 □3 □4			
4			D D M M Y Y Y Y		□1 □2 □3 □4			
5			D D M M Y Y Y Y		□1 □2 □3 □4			
6			D D M M Y Y Y Y		□1 □2 □3 □4			
Total Premium								
Less Family Discount (if applicable)								
Discount of 5% for covering 2 people and 10% if 3 or more are covered								
Net Premium payable								

**Payment Details**

The Double Protect Plan for Standard Chartered Bank customers is issued by Royal Sundaram Alliance Insurance Company Limited. Claims will be settled by Royal Sundaram Alliance Insurance Company Limited as per the terms and conditions of the policy. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. This plan is underwritten by Royal Sundaram Alliance Insurance Company Limited. Standard Chartered Bank does not accept any responsibility regarding any statement made in or the omission of any provisions of the contract of Insurance from this brochure nor shall the Bank be held liable in any manner whatsoever regarding your application, its receipt, payment of claims under it or the contract of Insurance. Your participation in this product is purely on a voluntary basis.

I hereby enrol for the Double Protect Plan for Standard Chartered Bank Customers issued by Royal Sundaram Alliance Insurance Company Limited. I understand that to enrol for this insurance plan, I must currently be a Standard Chartered Bank Account Holder. I understand that pre-existing medical conditions will not be covered under the plan for the first 5 years. All information given in this enrolment form on behalf of myself and my loved ones is correct and true to the best of my knowledge and belief. I authorise the insurers to seek information from any hospital. I understand and note that this enrolment form shall form the basis of contract and any statement, answer, particulars which are incorrect or untrue shall entitle the insurers to deny any liability under the policy. Charge my premium to my Standard Chartered Bank Account

Account No.

Referral PWID:

I here by authorise Royal Sundaram Alliance Insurance Company Limited to charge the annual premium to my above mentioned Standard Charted Bank Account and renew the policy every year till further written notification and so long as my account is valid, I understand that my cover will begin on remittance being received by Royal Sundaram from my bank.

Sign Here

X

Signature of Account Holder (Applicant)

Place:

Date:

DD

/

MM

/

YYYY

Day

Month

Year